

# SYSTEM AND METHOD FOR SELECTING FINANCIAL SERVICES

## Abstract

A system and method is disclosed which enables a consumer to use a PIN biometric, merchant code or other indicia to conveniently instruct a financial institution to activate or access specific financial services or accounts during a particular time period or during a particular transaction. When making a purchase, the cardholder enters account information into a remote terminal such as a POS device, then the cardholder inputs a particular PIN or biometric which is communicated to the financial services provider. The provider interprets the PIN or biometric as an instruction to access or activate a particular service.